

READINGS BOOKLET



GRADE 12
DIPLOMA EXAMINATION

English 33
Part B: Reading (Multiple Choice)

January 1989

Alberta
EDUCATION

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**GRADE 12 DIPLOMA EXAMINATION
ENGLISH 33**

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GENERAL INSTRUCTIONS

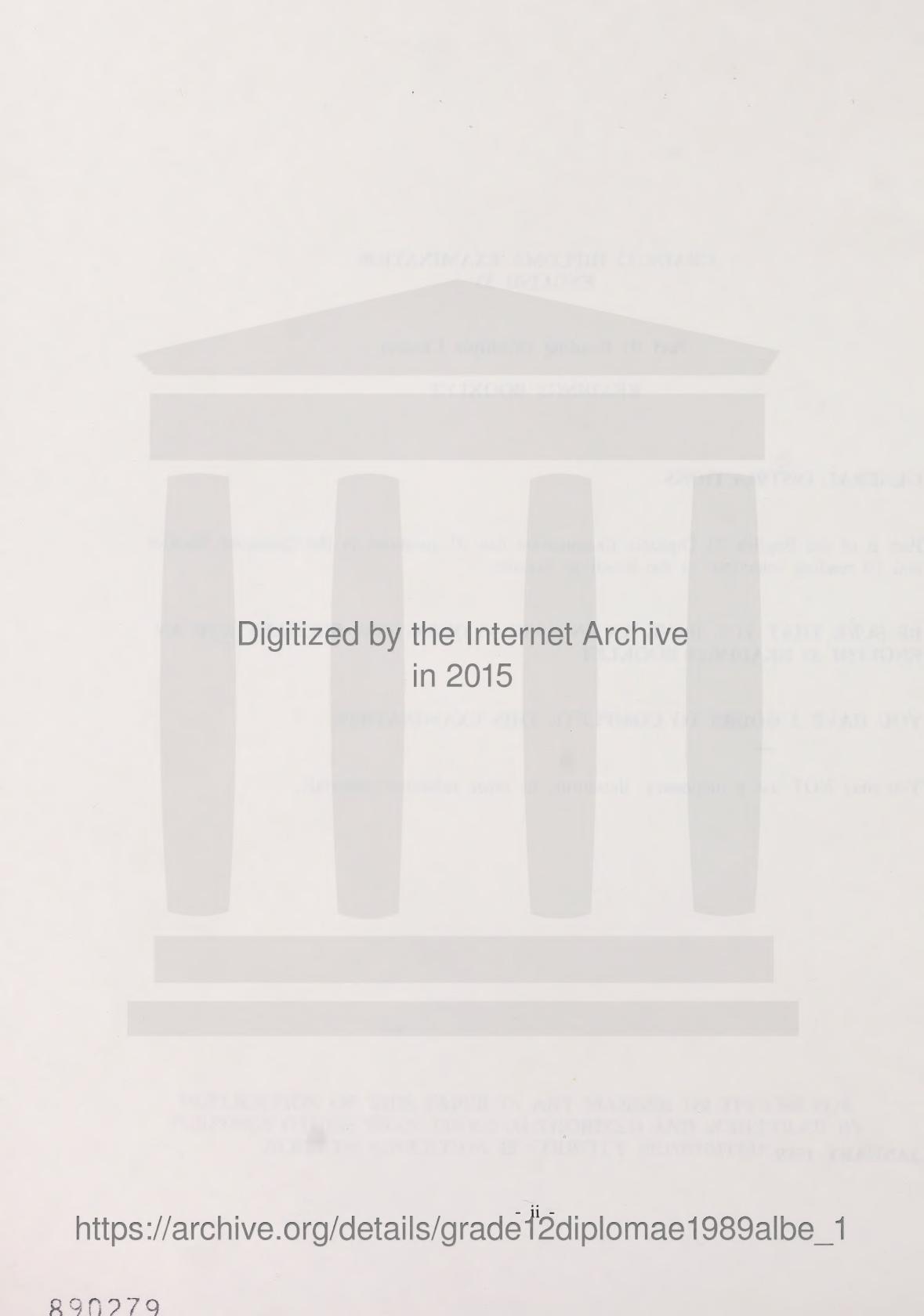
Part B of the English 33 Diploma Examination has 70 questions in the Questions Booklet and 10 reading selections in the Readings Booklet.

BE SURE THAT YOU HAVE AN ENGLISH 33 QUESTIONS BOOKLET AND AN ENGLISH 33 READINGS BOOKLET.

YOU HAVE 2 HOURS TO COMPLETE THIS EXAMINATION.

You may **NOT** use a dictionary, thesaurus, or other reference materials.

JANUARY 1989



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I. Read "Things Will Be Different for Us" and answer questions 1 to 6 from your Questions Booklet.

THINGS WILL BE DIFFERENT FOR US

"So I had the transmission spread out on the garage floor."

"Uh huh," Sue said. She was smiling, but she seemed to have something else on her mind.

"Snap rings, bushings — all over the place. It was like open-heart surgery."

5 "Tom," she said, "why are you telling me all this about your car?"

"I want you to see that what I've been doing is exciting and that I'm good at it."

Her smile disappeared. "How can you talk auto mechanics at a time like this? We graduated yesterday. Tomorrow you're going away, and we might not 10 see each other all summer. I know you're a good mechanic. Your brother-in-law will be lucky to have you working for him. But don't we have more important things to say to each other?"

15 "What I'm saying is important. After getting experience this summer, I'll be able to get a good job. Then I think I can begin to support a family. What I'm trying to say is — will you marry me?"

That must have been what she wanted to hear. Her eyes sparkled, and she smiled her dynamite smile. Then she said slowly, "Let's wait till September. We'll get married then."

20 Her smile was in my head for the next two days, as I drove to my sister's place. And I was dreaming of her smile the following morning, as I slept on my sister's living room couch.

I had been planning to sleep late. Ted, my sister's husband, didn't want me to start work at the garage until the afternoon. Then he'd have time to show me around. But I didn't sleep very late. My little niece, Cindy, woke me by shouting 25 in my ear, "Openo! Openo!"

"What's openo?" I asked her. But she wasn't able to tell me.

When I sat down to breakfast, my sister said, "We're out of eggs. You'll have to have oatmeal."

"Openo!" Cindy shouted. Then I realized that "openo" meant "oatmeal."

30 My sister put a bowl of it in front of me. She poured us each a cup of coffee, then sat down across from me. This was the first time I'd seen her alone since she finished high school four years ago. We'd seen each other several times, but not to talk the way we used to when she was at home.

Now she looked different. Her bathrobe had a big stain on one shoulder. Her 35 slippers were old and coming apart. Her hair was in curlers. She looked tired and sad.

"I hate to see another day begin," she said.

"Come on. It can't be all that bad."

"Yes, it can," she said.

40 I thought maybe it was more than just hating to get up in the morning. "Ted's a good guy, isn't he?" I asked.

"I suppose so. It's not really his fault. It's just that I expected too much out of marriage."

The phone rang, and she went into the next room to answer it. Cindy pointed

Continued

45 at my cereal and said, "Openo." She didn't have a bowl, so I started feeding her my oatmeal.

When half the cereal was gone, she lost interest and started playing with a plastic cup. My sister came back and sat down. She didn't seem to feel any better.

50 Cindy climbed up on her mother's lap, hugged her — and threw up on her shoulder. Then she began to cry.

"Have you been eating oatmeal?" my sister asked her.

Cindy pointed at me and said, "Openo."

"Never give her oatmeal," my sister said. "She loves it, but it makes her sick."

55 "I'm sorry." The new stain on her bathrobe looked a lot like the old one. "Maybe I should start heading for the garage." I wanted to get out of the house.

"Don't go yet, Tommy. I need someone to talk to." Her eyes filled with tears. "I'm sick of this life. The romance is gone. All Ted and I ever talk about is money. I could help out when I was working, but not after Cindy was born.

60 We don't have enough money to go to the movies — or even to buy things we really need. We were stupid to get married so soon."

"You'll make it. I don't think you got married too soon."

"You'd think so if you were in my shoes."

65 "I guess I'll find out for myself soon enough. I'm getting married in the fall."

"You've got to be kidding! What are you going to live on — love?"

Then we were shouting at each other. Finally, we calmed down and had a long talk. By the time I left for the garage, she was feeling much better. She admitted that she loved Ted more than anyone else in the world. She also said 70 he was working hard and might be earning more money soon.

When I got to the garage, Ted could tell something was up. "Did you have a fight with her?" he asked.

"Not exactly, but there was some shouting."

75 "You can tell me about it later, if you want to. Right now, I've got a job for you." He led me over to a '70 Impala. "The guy who owns this says it slips out of high gear. Do you know what to do?"

"Sure." It had to be the transmission. It was a three-speed. After fixing my own four-speed, this would be easy.

80 As I worked, I started thinking of Sue. Suddenly, my mind formed a new picture of her — the Sue of the future. She still had her dynamite smile, but she looked a little tired. She wore a bathrobe with stains on the shoulders.

I began to wonder if Sue would change the way my sister had. Would it be a mistake to get married so soon?

85 Well, I can't predict the future. But Sue and I really love each other. Why should we wait a long time to get married? Things will be different for us.

John R. Burger

II. Read "The Quilt Maker" and answer questions 7 to 13 from your Questions Booklet.

THE QUILT MAKER

At fifteen
she cooked for guests
in her father's hotel
When she married a ball player
5 she travelled with him willingly;
marriage was a game.

When the desire to farm
possessed him;
with no thought of sacrifice
10 she left off playing;
she loved the man.

He told stories and laughed a lot.
She joined in the merriment.
When his quick temper flared
15 she fought back.

Her hands never touched a keyboard
but with a deft turn of the wrist
could twist the neck of a chicken,
prepare and serve it
20 crisp and brown.

She never painted landscapes
but papered her walls
a riot of colors,
gay as marigolds
25 she watered at the door.

She never questioned
that hers was a fulfilling career
when on summer evenings,
from her machine on the village corner,
30 she made and sold popcorn,
hot . . . and dripping butter.

And no one said
that hers was a fine art
when on winter afternoons
35 she cut bright prints
in many shapes and sizes,
stitched with stiff, misshapen fingers
to design her patchwork quilts.

In her ninetieth year
40 she finished piecing
her gayly patterned life.

Jean Reinhardt

III. Read the excerpt from "The Curse Of The Little Round Cans" and answer questions 14 to 21 from your Questions Booklet.

from THE CURSE OF THE LITTLE ROUND CANS

I was in my tiny city kitchen when I realized it had all gone wrong. It was a night like any other. I was feeding my cats something better than I was feeding my husband. We were having plain chicken with rice. The cats, however, would be having Savory Stew, a meat and vegetable dish in a wonderful caramel-colored gravy. Our dinner would run 79 cents a pound, the cats' \$1.18. What's more, if my husband didn't like his dinner, he'd still love me. But if the cats found something unsavory in their stew, they'd yowl and break things.

5 This didn't seem right. I never planned to have cats in the city. All the cats I'd ever known lived on a farm, as cats should. They ate mice, made kittens, got 10 hit by trucks, slept in the hay, disappeared and reappeared, and, all in all, tended to themselves. These barn cats had about the same status as spare tires. They were around, but nobody thought about them much. Once a day they would get a bowl of scraps, say, used soup bones, old Cheerios, moldy cheese, or stale doughnuts.

15 So I never really thought of a cat as a house pet. But one day when the back door was left open, a cat walked in. He looked hungry. I fed him and set off to find his owner. That was in 1977. My second cat was given to me to care for until his family could relocate and send for him. That was in '79.

20 Now, whether I like it or not, these two giant street-tough feline bums are a permanent part of my home. It's because of them that I've fallen under what I consider to be "the curse of the little round cans." You know, the cans that take up more shelf space in America's groceries with each passing year, the cans that add 30 per cent to the amount of time it takes to check out and about that much to the bill.

25 That night in the kitchen I took a hard look at the little round can of Savory Stew in my hand. Morris the Cat looked back at me from the label, which exclaimed NOW BETTER TASTING. Morris is a curmudgeonly,¹ spoiled creature who intimidates adult human beings into picking only the best from the cat food aisle so that his conniving heart will leap for joy at every meal.

30 I took the time to read the ingredients on the label. They included carrots, bell peppers, peas, potatoes, and a host of strange things which all turn out to be vitamins or minerals. What's more, the label assured me, the little round can contained a complete and nutritionally balanced diet. As I fed the cats, I resolved that the time had come to get to the bottom of what has swept over the cat food industry.

35 The first thing I learned was that I've been caught up in a national trend. According to polls that examine such things, the cat is "the pet of the Eighties." Some time in the '70s, probably as a result of smaller families, urbanization, or a nationwide madness, people started keeping more and more cats.

40 There are now some 48 million cats living in more than 27 million American households. This is ten million more cats and eight million more households than just five years ago. Tinier households, combined with convenience foods, mean

Continued

¹curmudgeonly — crabby

fewer scraps. The cat food industry, which was a rather humble presence on the grocer's shelf, is off and running. And we're no longer talking about little factories grinding up fish eyeballs and chicken feet and sticking them into cans. We're 45 talking about a big, complicated business.

Today in this country serious scientific research into the mysteries of feline taste preferences is hot stuff. Every morning dozens of scientists, technicians, and computer operators commence another exciting day of tests in the field of feline nutrition. At various locations in the U.S., some 2,700 test-kitchen cats warm up 50 their taste buds for another round of determining what their brethren will eat tomorrow.

Nearly \$2 billion worth of cat food will be sold in the U.S. this year, and with that kind of market to be divvied up, it isn't surprising that there's been a boom in an area of science that most of us don't even know exists — the study 55 of feline palatability. Not what cats taste like, but what tastes good to cats. These scientists and their gourmand cats have conspired to make the hands of cat owners pass over the cheaper, less tasty brands and land as if by magnetism on the more expensive little round cans.

The cat food canners bank on the fact that cats, because of their keen sense 60 of smell, preference for certain flavors, and general pain-in-the-neck attitude will often consider their food at length before eating.

Besides, we love our cats, and we want them to love us back. So if our cat doesn't seem wild about his food, we change it, usually moving up a notch in price as we go. It's no coincidence that the more expensive foods taste better. It's 65 the product of a massive and competitive research effort by the industry.

"I just love cats!" Dr. Ed Kane says. Each day, Kane goes about his quest for the perfect cat food. "I'm never satisfied," he explains. "Anything can be improved." On his office wall is a framed display of Friskies products labels — a Christmas gift from his wife. His car, parked in the lot of the Carnation cattery 70 near Seattle, bears the license plate FRISKIES. He's a man who has dedicated his life to learning about what cats like to eat. Kane, 39, has a Ph.D. in small-animal nutrition and spent four postdoctoral years studying cat taste preferences and cats' attitudes toward food. Today he oversees Carnation's cats.

They are everywhere. Room after room of cats — yowling, purring, pacing, 75 gazing off into space. Some are exercising, some are napping, some are participating in an "open room test," in which they walk around in a room full of various bowls of cat food formulas. Each bowl is computer-coded, and its contents and weight, down to the last gram, are entered into a Hewlett-Packard 85-A computer.

In another room a group of cats has been empaneled in small cages. Room A's cats are charged with comparing two formulations for a new Friskies canned food. Those in Room B will be comparing similar Friskies and Purina chows. These are just two of the 3,000 tests the cats will perform this year. Among them, 80 they'll accept or reject 250,000 little round cans and 70,000 pounds of dry food.

What Carnation's cats — or those of any other company — think is a closely 85 guarded secret. There's a lot Kane won't talk about. In fact, he's the epitome of the cat food industry worker: a totally dedicated, feline-loving scientist who wouldn't give you a single Friskies recipe, even if you put a gun to his head. He'll only admit that most of his tests have to do with formulations of many combinations

Continued

90 of ingredients. "A little of this, a little of that, not undercooked, not overcooked," he says.

95 For scientific accuracy, the type of food presented on the left side of the cage on one day will be put in on the right side the next. "Some cats are right-side eaters, some are left-side eaters," Kane explains, "and we don't want that to influence the results." On this morning, the cats in Room A give a new Friskies product an overwhelming nod of approval. I can almost imagine them calling their brokers after hours. Some cats in Room B, however, are diving into the competition's chow. "It happens," Kane shrugs, good-naturedly. Only in America.

100 In fact, only in America is so much fuss made about cat food. Kane says that not long ago he gave a tour of the cattery to some visiting bureaucrats from the Soviet Union. He explained the whole palatability concept to them as they stared at him. "They were very polite," Kane says, "and in the end, they had only one question. They asked me what we did with the pelts."

105 Beyond worrying about how the food tastes, the scientists fuss over how it smells and feels. 9-Lives scientists look at something they call the relish factor — how a cat responds to the sound and smell of the can being opened. Ralston Purina researches "mouth feel," which is supposed to determine whether cats prefer their food round, square, oval, or star-shaped. Carnation is proud of the way their Fancy Feast product plops out of its pull-tab can without anyone having to dirty 110 a spoon. This makes it the consummate yuppie cat food for the busy one-cat household.

115 The plop factor is only one of the concessions to human attitudes and sensibilities that cat food researchers must make. It's no good for business if the food makes the consumer cringe when he opens the can. After all, people are the ones taking it off the shelf.

Penny Ward Moser

IV. Read the excerpt from "A Very Merry Christmas" and answer questions 22 to 30 from your Questions Booklet.

from A VERY MERRY CHRISTMAS

After midnight on Christmas Eve hundreds of people prayed at the crib of the Infant Jesus which was to the right of the altar under the evergreen-tree branches in St. Malachi's church. That night there had been a heavy fall of wet snow, and there was a muddy path up to the crib. Both Sylvanus O'Meara, the old caretaker

5 who had helped to prepare the crib, and Father Gorman, the stout, red-faced, excitable parish priest, had agreed it was the most lifelike tableau of the Child Jesus in a corner of the stable at Bethlehem they had ever had in the church.

But early on Christmas morning Father Gorman came running to see O'Meara, the blood all drained out of his face and his hands pumping up and down at his 10 sides and he shouted, "A terrible thing has happened. Where is the Infant Jesus? The crib's empty."

O'Meara, who was a devout, innocent, wondering old man, who prayed a lot and always felt very close to God in the church, was bewildered and he whispered, "Who could have taken it? Taken it where?"

15 "Take a look in the crib yourself, man, if you don't believe me," the priest said, and he grabbed the caretaker by the arm, marched him into the church and over to the crib and showed him that the figure of the Infant Jesus was gone.

"Someone took it, of course. It didn't fly away. But who took it, that's the question?" the priest said. "When was the last time you saw it?"

20 "I know it was here last night," O'Meara said, "because after the midnight mass when everybody else had gone home I saw Mrs. Farrel and her little boy kneeling up here, and when they stood up I wished them a merry Christmas. You don't think she'd touch it, do you?"

"What nonsense, O'Meara. There's not a finer woman in the parish. I'm 25 going over to her house for dinner tonight."

"I noticed that she wanted to go home, but the little boy wanted to stay there and keep praying by the crib; but after they went home I said a few prayers myself and the Infant Jesus was still there."

Grabbing O'Meara by the arm the priest whispered excitedly, "It must be 30 the work of communists or atheists." There was a sudden rush of blood to his face. "This isn't the first time they've struck at us," he said.

"What would communists want with the figure of the Infant Jesus?" O'Meara asked innocently. "They wouldn't want to have it to be reminded that God was with them. I didn't think they could bear to have Him with them."

35 "They'd take it to mock us, of course, and to desecrate the church. O'Meara, you don't seem to know much about the times we live in. Why did they set fire to the church?"

O'Meara said nothing because he was very loyal and he didn't like to remind the priest that the little fire they had in the church a few months ago was caused 40 by a cigarette butt the priest had left in his pocket when he was changing into his vestments, so he was puzzled and silent for a while and then whispered,

Continued

“Maybe someone really wanted to take God away, do you think so?”

“Take Him out of the church?”

“Yes. Take Him away.”

45 “How could you take God out of the church, man? Don’t be stupid.”

“But maybe someone thought you could, don’t you see?”

“O’Meara, you talk like an old idiot. Don’t you realize you play right into the hands of the atheists saying such things? Do we believe an image is God? Do we worship idols? We do not. No more of that, then. If communists and atheists 50 tried to burn this church once, they’ll not stop till they desecrate it. God help us, why is my church marked out for this?” He got terribly excited and rushed away shouting, “I’m going to phone the police.”

It looked like the beginning of a terrible Christmas Day for the parish. The police came, and were puzzled, and talked to everybody. Newspapermen came.

55 They took pictures of the church and of Father Gorman.

But when they had all gone home to eat their Christmas dinners, O’Meara, himself, began to feel a little hungry. He went out and stood in front of the church and was feeling thankful that there was so much snow for the children on Christmas Day when he saw that splendid and prominent woman, Mrs. Farrel, 60 coming along the street with her little boy. On Mrs. Farrel’s face there was a grim and desperate expression and she was taking such long fierce strides that the five-year-old boy, whose hand she held so tight, could hardly keep up with her and pull his big red sleigh. Sometimes the little boy tried to lean back and was a dead weight and then she pulled his feet off the ground while he whimpered,

65 “Oh, gee, oh, gee, let me go.” His red snowsuit was all covered with snow as if he had been rolling on the road.

“Merry Christmas, Mrs. Farrel,” O’Meara said. And he called to the boy, “Not happy on Christmas day? What’s the matter, son?”

“Merry Christmas, indeed, Mr. O’Meara,” the woman snapped to him. She 70 was not accustomed to paying much attention to the caretaker, a curt nod was all she ever gave him, and now she was far too angry and mortified to bother with him. “Where’s Father Gorman?” she demanded.

“Still at the police station, I think.”

75 “At the police station! God help us, did you hear that, Jimmie?” she said, and she gave such a sharp tug at the boy’s arm that she spun him around in the snow behind her skirts where he cowered, watching O’Meara with a curiously steady pair of fine blue eyes. He wiped away a mat of hair from his forehead as he watched and waited. “Oh, Lord, this is terrible,” Mrs. Farrel said. “What will I do?”

80 “What’s the matter, Mrs. Farrel?”

“I didn’t do anything,” the child said. “I was coming back here. Honest I was, mister.”

85 “Mr. O’Meara,” the woman began, as if coming down from a great height to the level of an unimportant and simple-minded old man, “maybe you could do something for us. Look on the sleigh.”

O’Meara saw that an old coat was wrapped around something on the sleigh, and stooping to lift it, he saw the figure of the Infant Jesus there. He was so delighted he only looked up at Mrs. Farrel and shook his head in wonder and said, “It’s back and nobody harmed it at all.”

90 “I’m ashamed, I’m terribly ashamed, Mr. O’Meara. You don’t know how

Continued

95 mortified I am,"' she said, "but the child really didn't know what he was doing. It's a disgrace to us, I know. It's my fault that I haven't trained him better, though God knows I've tried to drum respect for the church into him." She gave such a jerk at the child's hand he slid on his knee in the snow keeping his eyes on O'Meara.

Still unbelieving, O'Meara asked, "You mean he really took it from the church?"

"He did, he really did."

"But what got into him?"

100 "He makes no sense about it. He says he had to do it."

"And so I did, 'cause it was a promise," the child said. "I promised last night, I promised God that if He would make Mother bring me a big red sleigh for Christmas I would give Him the first ride on it."

105 "Don't think I've taught the child foolish things," Mrs. Farrel said. "I'm sure he meant no harm. He didn't understand at all what he was doing."

"Yes, I did," the child said stubbornly.

"Shut up, child," she said, shaking him.

110 O'Meara knelt down till his eyes were on a level with the child's and they looked at each other till they felt close together and he said, "But why did you want to do that for God?"

"'Cause it's a swell sleigh, and I thought God would like it."

Mrs. Farrel, fussing and red-faced, said, "Don't you worry. I'll see he's punished by having the sleigh taken away from him."

115 But O'Meara, who had picked up the figure of the Infant Jesus, was staring down at the red sleigh; and suddenly he had a feeling of great joy, of the illumination of strange good tidings, a feeling that this might be the most marvellous Christmas Day in the whole history of the city, for God must surely have been with the child, with him on a joyous, carefree holiday sleigh ride, as he ran along those streets and pulled the sleigh. And O'Meara turned to Mrs. Farrel, his face bright with joy, and said, commandingly, with a look in his eyes that awed her, "Don't you dare say a word to him, and don't you dare touch that sleigh, do you hear? I think God did like it."

Morley Callaghan

V. Read the following materials about Robin's experiences with financial matters and answer questions 31 to 38 from your Questions Booklet.

Robin has accumulated a sum of money and is interested in learning about some of the various financial opportunities that are available. The following materials have been collected to assist Robin in designing a sound savings plan and investment strategy that would best meet his needs:

- M. A draft of Robin's letter to Consumer and Corporate Affairs
- N. A letter of response from Consumer and Corporate Affairs
- O. A glossary of terms
- P. Information on how to calculate a net worth statement
- Q. A worksheet on goal setting
- R. A pamphlet on savings strategies
- S. Excerpts from the Canada Deposit Insurance Corporation regulations
- T. A list of financial institutions

M. A draft of Robin's letter to Consumer and Corporate Affairs

206 Maple Villa
Nalwen, Alberta
T9R 3P3

January 10, 1989

To Whom It May Concern :

I am a young person with little experience in financial planning. I have some savings that I would like to invest and I am looking for information about financial opportunities that would be available to me.

I understand that your department operates a Consumer Education and Information Program that provides workshops and publications on financial matters. I would appreciate receiving any information that your department could supply.

Yours gratefully,
Robin Brown

Continued

N. A letter of response from Consumer and Corporate Affairs

Robin Brown
206 Maple Villa
Nalwen, Alberta
T9R 3P3

Dear Robin:

Thank-you for your letter requesting information on financial matters. I am sure you will find the enclosed publications quite useful.

Additional sources that may prove to be helpful are continuing education programs, self-study and correspondence courses, books from the library or bookstore, and financial newspapers and magazines.

Becoming financially aware is a definite "asset" in achieving financial security for the future. Good luck in your investment pursuits.

Sincerely,



Production Executive
Consumer and Corporate Affairs

O. A glossary of terms

ASSETS: Anything of monetary value that is owned.

CANADA SAVINGS BONDS: Canada Savings Bonds (CSBs) are sold in regular interest form with interest paid annually or in compound interest form with the accumulated interest paid together with the principal when the bond matures. CSBs may be cashed at any time. The principal plus the accrued interest will be paid.

DEBIT INVESTMENT: Loans to individuals who pay interest for the use of money over a variable or fixed term, and repay the principal or face value on demand or at maturity.

DEPOSIT: A sum of money that is put into a financial instrument offered by a financial institution. Interest is credited at a specific rate and paid daily, monthly, semi-annually, or annually. The principal plus accrued interest may be withdrawn on demand or at the end of a fixed term.

GUARANTEED INVESTMENT CERTIFICATE (GIC): A GIC guarantees a specified rate of interest for a stated period of time, usually one to five years, but requires a minimum investment. It usually cannot be cashed or sold before maturity.

INTEREST: The money borrowers pay to lenders for use of the lenders' money.

MATURITY: The time at which a financial obligation, such as a loan or a bond, becomes due and payable.

PRINCIPAL: The face value of any debt or security on which interest is paid or charged.

TERM DEPOSIT: A security issued by financial institutions that earns interest at a fixed rate for a specified period of time. The interest is usually higher than that paid on a premium savings account.

TREASURY BILLS: Short-term debt securities issued by the government. They are sold at a discount and mature at face value. The difference between the selling price and face value represents the lender's earnings in lieu of interest.

Continued

P. Information on how to calculate a net worth statement

The starting point for financial planning is an honest assessment of your current financial circumstances. How much are you worth, how much income do you earn, and where does your money go each month? Your net worth is the total of all your assets (what you own) minus your liabilities (what you owe).

NET WORTH STATEMENT

	ASSETS (What You Own)	Current Value
CASH AND INVESTMENTS	Cash on Hand	
	Chequing Accounts/Savings Accounts	
	Canada Savings Bonds	
	Term Deposits	
	Investment Certificates	
PERSONAL ASSETS	Personal Residence	
	Vehicles	
	Household Furnishings/Equipment	
	Collectibles (art, stamps, coins, jewelry, etc.)	
	Other	
TOTAL ASSETS		
SHORT-TERM DEBT	LIABILITIES (What You Owe)	Amount Owing
	Charge Accounts/Credit Cards	
	Loans	
	Unpaid Bills	
	Other (family obligations, insurance, etc.)	
TOTAL LIABILITIES		
NET WORTH	<u>equals</u>	TOTAL ASSETS <u>minus</u> TOTAL LIABILITIES

Continued

Q. A worksheet on goal setting

Being realistic about your goals is important if you are to design a sound savings plan and investment strategy. Begin by considering your circumstances between now and the year 2000. Identify your major goals from now until the year 2000 following these suggestions:

- *Be specific ♦ the clearer your goals, the greater your chance of achieving them*
- *Put a price tag on your goals ♦ knowing their cost helps you plan to attain them*
- *Set a time for goal achievement ♦ this will help to put your plans into action*
- *Write your goals down ♦ this increases your commitment*

Below is a sample chart for setting goals to the year 2000 in which short-term and long-term goals should be listed. Include the date and your age when each goal will be achieved. Estimate the cost of achieving each goal and determine when your savings plan must begin.

MAJOR GOALS TO THE YEAR 2000

YEAR	AGE	GOALS	TOTAL COST
2000 A.D.			

Continued

R. A pamphlet on savings strategies

SAVINGS STRATEGIES

Saving regularly is an important part of achieving financial security. For many people regular saving is easy, but if you have difficulty you might find the following strategies helpful.

- *Pay yourself first. Make savings a priority around which you design your monthly budget.*
- *To avoid impulse spending, move your savings into a separate account.*
- *Put any windfall income such as tax refunds or gifts into savings.*

- *Practise being thrifty. Small savings produce significant results over the long term.*
- *If you have any consumer loans or credit card debts, make paying them a priority.*
- *When a regular expense such as a loan payment or tax instalment is eliminated from your budget, continue putting that amount into savings.*

S. Excerpts from the Canada Deposit Insurance Corporation regulations

CANADA DEPOSIT INSURANCE CORPORATION

The Canada Deposit Insurance Corporation (CDIC) is a Crown corporation established in 1967 to provide insurance against loss for all persons having deposits with member institutions. All Canadian and chartered banks and all trust companies that take deposits from the public are members. Be sure that you understand which accounts are insured under CDIC, and which types of investments are excluded. Below are some of the main points you should know about CDIC:

- All chequing and savings accounts, term deposits, and guaranteed investment certificates (GICs) issued by member institutions are insured.
- To qualify for insurance protection, the deposits listed above must be redeemable either on demand or before five years have expired from the date of deposit.
- The maximum insurance coverage for any one person making a deposit in any one CDIC member institution is \$60,000. This amount applies to the combined total of all the money you have in all branches of one CDIC member institution, regardless of how it is distributed among savings accounts, GICs, and other deposits.

IT IS YOUR RESPONSIBILITY TO BE ALERT TO ANY CHANGES THAT MAY BE MADE TO THE CORPORATION'S PROTECTION TO INDIVIDUAL DEPOSITORS. THE SAFETY OF YOUR SAVINGS IS YOUR RESPONSIBILITY.

Continued

WHERE TO PUT YOUR SAVINGS

The safety of your savings depends, in part, on where you choose to put your money. Regularly review the safety and security of your money at any financial institution. Be sure to understand the details of existing deposit insurance and also understand the protection offered by the Canada Deposit Insurance Corporation (CDIC). Distinguish between those financial institutions that are protected by CDIC and those that are not.

ALBERTA TREASURY BRANCHES: Alberta Treasury Branches have offered banking services to Albertans since 1938. It is not a member of CDIC. Instead, the Province of Alberta unconditionally guarantees the principal and interest of deposits.

BANKS AND TRUST COMPANIES: All Canadian chartered banks and all trust companies that receive deposits from the public are members of CDIC. Certain types of accounts and deposits, however, may not be insured.

CO-OPERATIVES: In co-operatives, individuals join together to benefit all members of the group. The members own and run the organization and provide the funds for the co-operative's operation. To be successful, co-operatives require the active participation of all members. Co-operatives are not members of CDIC.

CREDIT UNIONS: All credit unions in Alberta operate under the jurisdiction of the Credit Union Stabilization Corporation. One objective of this corporation is to ensure the repayment of money invested. All deposit accounts with no limit on deposit size are covered. In addition, the Government of Alberta has stated that the province will support the corporation by acting as guarantor of deposits.

INVESTMENT CONTRACT COMPANIES: The money you invest is locked in until the contract expires. The return of your money depends on how successful the company is in reinvesting your money for profit. The money you invest is not CDIC protected nor do any government guarantees exist.

BEFORE INVESTING YOUR MONEY IN ANY INSTITUTION, NEW OR OLD, IT IS YOUR RESPONSIBILITY TO DETERMINE WHAT PROTECTION EXISTS AND, ON A REGULAR BASIS THEREAFTER, TO CHECK THE STATUS OF THAT PROTECTION.

VI. After looking into the financial opportunities available, Robin has decided to meet with a financial consultant. Read the first draft of the letter he has written to the consultant, and answer questions 39 to 43 from your Questions Booklet.

January 23, 1989

Ruger-Ashton Financial Consultants
293 Nalwest Blvd.
Nalwen, Alberta
T6J 3J1

Dear Sir/Madam:

Paragraph 1

~~a sum of~~
I have ~~some~~ money and I feel that it would be a good idea to find ~~an~~ ^{a secure} investment for it ~~or~~, ^something other than a regular savings account. As I am a young person, I have little or no experience in the area of investments. I have been doing some research on my own ~~or~~ ^{and} ^{desirable} I have decided that a professional opinion would be ~~good~~.

Paragraph 2

Your advertisement in the weekend newspaper indicated that your firm ~~provided~~ ^several financial services. Since I am seeking financial advice, I decided to write to you.

Continued

Paragraph 3

In my research I have considered my goals for the next few years. This ^{information} ~~might~~ ^{finances} ~~considered~~
has given me a better idea of what I ~~will~~ ^{might} do with my ~~money~~. I have ~~seen~~
~~investments~~
~~several things~~ that are fairly secure. Such as Canada Savings Bonds and
Guaranteed Investment Certificates.

awkward - { What I would ^{is} ~~like~~ to talk to someone ~~about~~ ^{at} your firm who could point out anything
I have [?] ~~missed~~ ^{perhaps introduce me to other investments} and who could ~~tell me about other ones~~. I would like an
~~consultants~~ appointment with one of your ~~people~~. I am available to meet with you
Tuesdays and Thursdays during the day, or any evening, and I can be
reached by phone at 342-6491.

Paragraph 4

I would appreciate your sending me ^{any} ~~some~~ information about the service^s ~~you offer~~. This ^{will} ~~would~~ make it possible for me to have a better idea about investments before our meeting.

Sincerely,

Robin Brown
Robin Brown

VII. Read "All" and answer questions 44 to 49 from your Questions Booklet.

ALL

all he would have to say is,
remember the time I came home
with a beard and Dad didn't know me,
and we would all laugh,
5 Mom would say, just by your voice,
I knew your voice, and my sister
would say, the dog kept barking, and
I would say, that was the
summer I got a camera.
10 it pulls around us
like a drawstring, that time,
when we come together,
awkward and older,
our frayed conversations
15 trying to thread some memory
of each other,
one of us will only have to say,
remember the time you came home
from the bush with your beard,
20 and we were all easy again
with each other,
someone will say how
Mom knew his voice, someone
will remember how the dog barked, I
25 will remember my new camera,
and we are a family again,
young and laughing
on the front porch.

Leona Gom

VIII. Read the excerpt from “The Failure” and answer questions 50 to 55 from your Questions Booklet.

from THE FAILURE

CHARACTERS:

Mrs. Weaver — a middle-aged widow, small and fussy; Nora's guardian

James — her eldest son: about thirty, quiet and reserved

Peter — her middle son: flashily dressed, obviously successful; a show-off, about twenty-six

Philip — the youngest: twenty-three, more like Peter than James, but likeable; a college graduate

Nora Martin — Mrs. Weaver's ward: pretty, twenty-three, capable; rather emotional and temperamental

The scene is the living room of MRS. WEAVER'S home in a small town in western Ontario. The time is evening. Thunderstorm outside. MRS. WEAVER is standing looking out the window at back. PETER is sitting at the table in his shirt sleeves. They are awaiting the return of MRS. WEAVER'S other sons, JAMES and PHILIP. JAMES is picking up PHILIP who is returning from college.

MRS. WEAVER: Nora's up in her room.

PETER: Well, you call her down, and speak to her first. Sort of prepare her and then I'll come in and fix it before Jim and the Prodigal Son get back. (*He turns to go.*)

5 **MRS. WEAVER:** But are you sure you know how to manage it?

PETER: Well, I've managed to put through plenty of big oil deals out West, so I don't see why I can't sell myself. Go to it. (*He goes out. MRS. WEAVER rises and gazes after him in admiration. He comes in again.*) Tell her how much I'm worth. (*He goes out as before, left.*)

10 **MRS. WEAVER** (*Calls, right*): Nora! Nora! (*There is a reply: she comes to back of stage, where she raises blind and looks out at storm.*) What a night! Poor Philip! (*Enter NORA.*)

NORA: Calling, Aunt Jen?

15 **MRS. WEAVER:** Yes, dear. I want to say something to you about my son. (*She sits, motioning to NORA to do same. NORA sits on a stool at her feet.*)

NORA: Oh, poor Philip! He's coming home after four years to a place like this, to people like us. You don't need to tell me to be nice to him. I pity him so.

20 **MRS. WEAVER:** People like us, indeed! My stars, if his own family's not good enough for him, who are, I'd like to know?

NORA: Oh, I'm sorry, Aunt Jen, but . . . well, it's not easy to explain, but he must have learned so much at college. He must have changed so much. And then he is coming back to this petty place; no dreams here, all the spades are spades. We just live and are respectable and make as much money as possible, like Peter. Money! Poor Philip! No wonder he doesn't like it.

25 **MRS. WEAVER:** Well, I'm sorry for that. It seems to me that that's a very worthy aim, and I'm sure that being respectable is more important than some

Continued

30 people think, besides being far more difficult, with a son who refuses to work, and how we're going to keep it quiet I don't know. . . . (*Complete change of tone here.*) But that wasn't what I was going to talk to you about, dear.

NORA: Well?

MRS. WEAVER: You're twenty-three. Have you ever thought of any young man?

NORA: Why, Aunt Jen, of course I have. Lots of them.

35 MRS. WEAVER: But any particular young man, I mean. To marry. Have you any thoughts of getting married?

NORA: Oh . . . yes, I suppose so.

MRS. WEAVER (*Impatiently*): I mean, is there any particular young man that you're stuck on?

40 NORA: No.

MRS. WEAVER: Well, what would you say to our Peter?

NORA: What! Oh, not him.

MRS. WEAVER (*Complacently*): Yes, he would be a good catch for an orphan like yourself that's got nothing or nobody.

45 NORA (*In an outburst*): That isn't fair of you. You've hardly allowed me to forget you took me in. But I've earned my board. You know I have . . . You . . .

MRS. WEAVER: That's all right. My land, I'm not saying you haven't; there's no reason to get so excited. I suppose the *news* kind of excited you.

NORA: The news!

50 MRS. WEAVER (*Fatuously*): It kind of surprised me too, him wanting you when he could have had his pick, but I don't grudge him that, even if I'll have to get a servant. Peter's always been my favourite, you know. He's the one that *does* things. James now, there's more of the dreamer about him. Peter says he hasn't any head for business, except just to keep store, and that's what I've often thought myself.

55 NORA: Yes, Peter *does* things. Jim is a dreamer.

MRS. WEAVER: And we don't know what Philip's like except that he's refused the sensible job his brother offered him out West.

NORA: But I don't love Peter, Aunt Jen.

60 MRS. WEAVER: Stuff and rubbish, child. You can stand him, and he wants you . . . and he's well off. There's no fear of your not being happy. He's going to ask you tonight before Philip and James come back.

NORA (*Rises and goes to the window before she speaks. MRS. WEAVER'S eyes follow her in astonishment. Almost to herself*): Before Philip and James come back.

65 MRS. WEAVER: Well, what's got into you, child? You move about as if you were asleep and then mumble after me whatever I'm saying. You . . . you're not in love, are you?

NORA: I am in love. (*Stands with back to window.*)

70 MRS. WEAVER: What!

NORA: Oh, don't worry. It isn't with anyone in particular. It's an ideal . . . a sort of dream, Aunt Jen. The man I love must be a dreamer too: he will want me because he needs me to share his dreams, and to give him strength. I want someone who needs me.

75 MRS. WEAVER: Well, of all the silly stuff! That comes of your plays and your

Continued

books. That's nothing but nonsense.

NORA: I know, Aunt Jen. It's . . . nonsense. (*Comes forward left of table.*) Well, it's gone now. Let's descend from dreams to Peter. (*Modest.*) I don't think Peter wants me.

80 **MRS. WEAVER:** Oh, yes, he does. He said so. Now be a good girl and listen to him. I promised him I would speak to you. It's a great chance for you, with all his money. (*Gathers up work and goes behind around table, to NORA.*)

85 **NORA:** Oh, yes, I'll listen to him, but I think I can show him that he really doesn't want me, or at any rate, that there's something he wants more. You can call him now. (*She is standing centre with back to table.*)

90 **MRS. WEAVER** (*Left of table*): I'm glad you're sensible, and I'm sure he'll be able to show you how much he does want you. (*She calls.*) Peter! (*Turning to go.*) I'll go now. (*Crosses to NORA'S right.*) If you know what's best for you, you'll say yes, dear. (*She kisses her and goes out.* NORA *sits right of table.* Enter PETER, *left.*)

W.S. Milne

IX. Read “Importance” and answer questions 56 to 61 from your Questions Booklet.

IMPORTANCE

Mrs. Hermosilla del Fresno is both a widow and a lady of great importance. In this vast city inhabited by so many important widows, there is none so important as Mrs. Hermosilla del Fresno. As befits her importance, she lives in a large mansion full of servants and important furniture and presides over important charities

5 that require important parties. Through a curious twist of fate the only thing that lacks importance within this splendid setting is her family: the lady is of doubtful pedigree — a fact of which no one has the slightest doubt, least of all the other important ladies. Witness to these origins (which not even the splendour of her wedding has been able to improve) are certain obscure relatives of unshakeable 10 modesty, whom Mrs. Hermosilla del Fresno hardly ever sees. If she is forced to introduce them — something she cleverly avoids — she manages to wrap up their names and kinship in a half smile and an aloof glance, while her vanity spits and snarls inside her like a crouching tiger.

15 Mrs. Hermosilla del Fresno believes in God and in Hell. She believes (as her administrators and charity helpers have often assured her) that she has amply earned a place in Paradise. She would have preferred, quite naturally, to remain in the world which after all suited her perfectly — with the single absurd exception of the relatives in question — but one morning, suddenly, after waking (or not 20 waking) in her important bed, Mrs. Hermosilla del Fresno realizes, because of the wails and cries of her important servants, that she is dead. She is a little frightened and very astonished, for deep down inside her, though she has never admitted as much, she believed herself to be immortal. The hours go by and Mrs. Hermosilla del Fresno waits in vain for the arrival of the celestial hosts who are supposed to set her up somewhere in a chosen room of the Divine Mansions. Instead, her 25 cousins and nephews appear (and that abominable half-sister) and their existence is finally made clear to the many important ladies who now surround her with their rosaries.

30 Mrs. Hermosilla del Fresno wants to speak but cannot utter a single word. She wants to explain that these relatives are of no importance, that they are not really relatives, that they exaggerate, that there is no need to shake hands with them, or embrace them or give them heartfelt condolences or make such a fuss about them or ask so many stupid questions which, because they concern these relatives, are of no importance whatsoever . . . And in the meantime no one comes to fetch her. Mrs. Hermosilla del Fresno, accustomed as she is to the fast 35 and haughty rhythm of giving orders, begins to feel impatient.

35 Six disagreeable days go by and in the end Mrs. Hermosilla del Fresno realizes, with helpless horror and fury, that the solicitor to whom she has entrusted her precious will (in which she left her whole fortune to colossal charities that would have spread and perpetuated her important name) has said that there is no such will, that Mrs. Hermosilla del Fresno refused up to the very last moment — God knows why! shyness perhaps or superstition, or her strength of character — to dictate and sign one. “Who would have thought it!” is the only comment of the charities’ administrators. And in the absence of a legal document it must be assumed that her fortune goes to her melancholy relatives. Mrs. Hermosilla del

Continued

45 Fresno wants to speak out, raise her voice against this outrage, but now she is the prisoner of a new ghostly space in which her voice deserts her. She wants to lift her arms towards Heaven, towards that Heaven so curiously postponed, and let everyone know that her generous intentions have been betrayed by the solicitor, probably in league with her miserable, despised relatives. And she cannot. She
50 cannot do anything at all.

Week after week she lies there, witness to the moving of her nephews and cousins (and that abominable half-sister) into her magnificent home. She sees them opening her drawers, reading her letters, trying on her jewellery, her furs, giving orders to her servants, emptying her wine cellar, playing host to the city's important
55 widows who try desperately to persuade them to join the boards of her most important charities. She hears the widows begging, she hears her relatives finally accepting; she sees them signing cheques. She notices now how they have learned to smile the way she used to smile, and how, when her name is mentioned, they assume an aloof, almost indifferent look.

60 And still no one comes to fetch her. She remains motionless, invisible in her bed slept in by other people, people who sully her memory with coarse, rude jokes, who speak freely of her vanity, as if she, of all people, had ever been guilty of that sin. Only those who are unhappy are vain; surely she was never unhappy — she was simply important, very important.

65 Until, gradually, Mrs. Hermosilla del Fresno (who cannot even escape into the haven of madness) understands, with surprise and despair, that she will never be taken away, not even to be guided to an unexpected Hell. Because this, however strange, absurd, unconventional and antitheological it might seem, this is Hell.

Manuel Mujica Lainez
Translated by *Alberto Manguel*

X. Read “Interview With A Youth Careers Officer” and answer questions 62 to 70 from your Questions Booklet.

INTERVIEW WITH A YOUTH CAREERS OFFICER

(An OFFICER in his cubicle at the Youth Careers Office)

OFFICER: Next. (Enter HARRY) Come into my cubicle. Wait. Signed Arnold Baxter. I am the Youth Careers Officer. Now lad, come on, stand up straight, no slouching, what can I do for you?

HARRY: I want a job.

5 **OFFICER:** Oh, just like that, eh? You want a job? Just like that? See all these cards? See them? That's youths wanting jobs. See this handful of cards here, that's jobs.

HARRY: Bad as that, is it? I'll go then.

10 **OFFICER:** Oh no you don't! Do me out of a job; would you! Sit down. Card. Had a job before, have you?

HARRY: Yes.

OFFICER: What was it?

HARRY: Paper route.

15 **OFFICER:** Good. Good. Paper route is good for a youth. Did you get it through us?

HARRY: No. Through the papers. Situations Vacant columns.

OFFICER: Oh, I see. I see. Situations Vacant. You got it through them? Newspaper columns with the secondhand bikes and the Pets for Miscellaneous Sale. Why didn't you buy a piano while you were about it?

20 **HARRY:** Didn't want a piano.

OFFICER: The government goes to all the fuss to build this lovely building, houses us, staffs it with qualified civil servants, we sit here with only two tea breaks a day waiting to serve the public, wanting to serve the public, willing to serve the public and yet you go and get a job through the newspaper columns. Like a lost budgie. But now you come whining to us.

25 **HARRY:** You must sit here waiting for a comedian's job to turn up.

OFFICER: Now look, lad. I'm here to help. To serve the public. I'm here to find youths careers. That's why I'm called Youth Careers Officer. I took a course in it. University Sandwich. I was trained in social psychology. I was trained in adolescent problems. So now, button your lip, this is my cubicle. Now, you want a job. What certificates have you got?

HARRY: Certificates?

30 **OFFICER:** Mental certificates, lad. Exams. GCE. CSE. DD. Certificates. Qualifications.

35 **HARRY:** I've got me Bronze Medallion for Life Saving and me Tenderfoot in the Cubs.

OFFICER: Is that all?

HARRY: Yes.

40 **OFFICER:** So, all we need is a job in a forest, by a lake, saving lives. Did you get anything else?

HARRY: No.

Continued

OFFICER: What, did they not give you anything when you left?

HARRY: I was supposed to hand me physical education kit in, but I kept it.

OFFICER: And that is the sum total of your academic career?

45 **HARRY:** Yes.

OFFICER: Well, we could put you to an apprenticeship, on the buildings or in a factory.

HARRY: Apprenticeship is no use. Takes you five years to learn what you could pick up in six months.

50 **OFFICER:** You don't want an apprenticeship.

HARRY: No, but I want Saturday afternoons off.

OFFICER: That leaves you with labouring, or semi-skilled.

HARRY: I don't want that.

OFFICER: What sort of thing would you like. Now think about it. I can wait.

55 Take your time. I'm patient. I was trained in psychology and all the rest of it. What sort of job would you like?

HARRY: I would like a job with adventure. Like on the telly. Lots of thrills. Pioneering. Life. Colour. Like the pictures. I was brought up on the pictures.

OFFICER: Would you like to try the Police, you've got the height?

60 **HARRY:** I don't like law and order. It usually picks on me. If anything, I would be a cat burglar. But I'm frightened of heights. I keep planning daring daylight robberies but when I get to the stage for shinning up the drainpipe, I can't do it.

OFFICER (*A model of patience*): Well, all we need to find you is a cat-burgling

65 job. Ground floors only. Now, come on, come on, I may have done psychology, but I'm not Job.¹ It'll have to be the last stage of a conveyor belt. You can be the human end of a mechanized system, how will that suit you? Like jam. Take jam. The fruit comes in at one end, and is skinned and stoned by a machine, then it is washed and cleaned in a machine, then it is mixed with sugar in a huge boiler, worked by a machine, then it runs off into jars by a machine process. The jars are lidded by a machine; then they are boxed by a machine, then they are all pushed on conveyor belts and pushed along to the loading bay by a machine; and there on the loading bay is you. Lifting them on to a lorry, the human end to a machine system, how would you like that?

70 **HARRY:** Have they got nothing to lift them on with?

OFFICER: The driver likes someone to talk to. Now, I'll fill you in a pink form, look, it's quite personal. It has your number for filing; and I'll put your name on it though that's not really necessary, but it'll make you feel good. Now, run along and present that. Say you're from me, Mr. Baxter. They know me down there, I've sent them some good lads. And they keep coming back for more. I'd send my own son down there only the lorry driver wouldn't get on with him.

75 **HARRY:** I don't like the idea of a card.

80 **OFFICER:** You've got to have a card.

HARRY: How do I reach the place?

OFFICER: The address is on it, look.

HARRY: But how do I reach it?

OFFICER: Just step outside son, and ask a policeman. Every man to his job.

Peter Terson

¹Job — a Biblical figure who was noted for his exceptional patience

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